

03292.101250.

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: James A. Kramer
MARJORIE F. ZARIN ET AL.	)	
	:	TC/Art Unit: 3693
Application No.: 10/082,171	)	
	:	Confirmation No.: 8691
Filed: February 25, 2002	)	
	:	
For: METHOD AND APPARATUS	)	
FOR PROVIDING PRE-EXISTING	:	
AND PROSPECTIVE	)	
CUSTOMERS WITH	:	
AN IMMEDIATELY	)	
ACCESSIBLE ACCOUNT	:	June 23, 2009

Mail Stop: **Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated March 23, 2009, the Examiner is respectfully requested to amend the above-identified application as follows:

- Amendments to the claims are presented in the listing starting on page 2; and
- Remarks are presented starting on page 12.